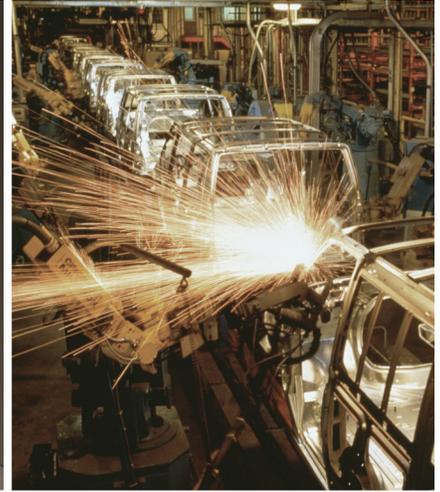


Consumer Credit Report Missouri



2nd QUARTER 2011

FEDERAL RESERVE BANK of KANSAS CITY

Summary

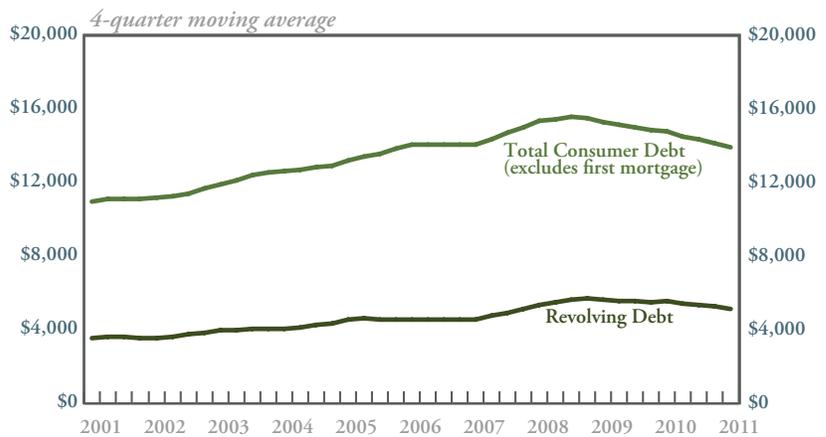
The Federal Reserve Bank of Kansas City's quarterly Consumer Credit Report provides a snapshot of the economic health of Missouri and its citizens.

Overall consumer debt in Missouri declined in the second quarter of 2011, consistent with national trends. Mortgage delinquencies were below the national average but higher than the overall average for the Tenth District, which includes Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming.

The average debt per consumer in Missouri was near \$14,000 in the second quarter, down significantly from 2009 but still higher than in 2001. Revolving debt, at \$5,100, also declined. Nationally, the figures were \$17,000 and \$7,700, respectively. Just less than 2 percent of bank cards were delinquent, compared to 1.8 percent nationally. About 11.3 percent of student loans were delinquent (12.3 percent for U.S.), while 3.1 percent of auto loans were past due (3.4 percent for U.S.). About 120 of every 10,000 households filed for bankruptcy.

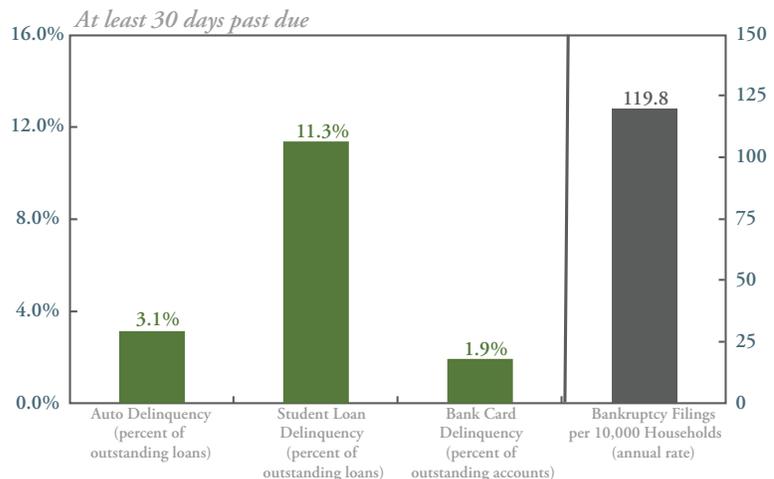
4.1 percent of mortgages in Missouri were seriously delinquent, which is defined as 90 or more days past due or in foreclosure, compared with 6.9 percent nationally and 4 percent across the Tenth District.

Chart 1: Average Debt Per Consumer



Source: Federal Reserve Bank of New York Consumer Credit Panel / Equifax
 Note: A first mortgage represents the primary note on the home and typically is not used to purchase consumer goods.

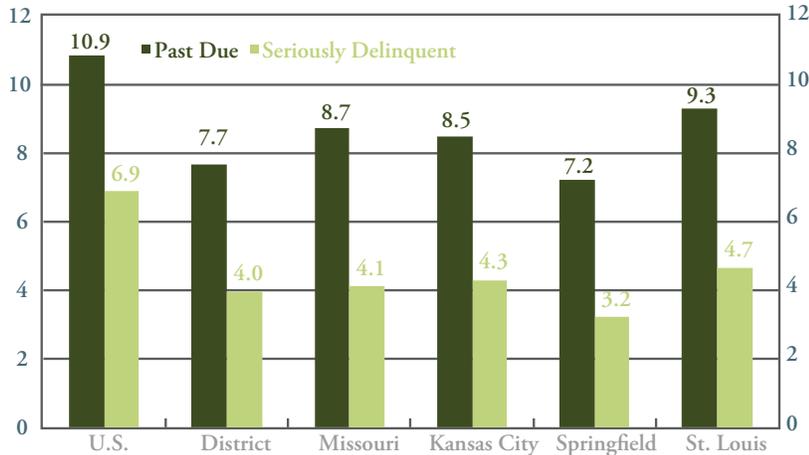
Chart 2: Average Consumer Delinquency Rates



Source: Federal Reserve Bank of New York Consumer Credit Panel / Equifax and the Administrative Office of the U.S. Courts



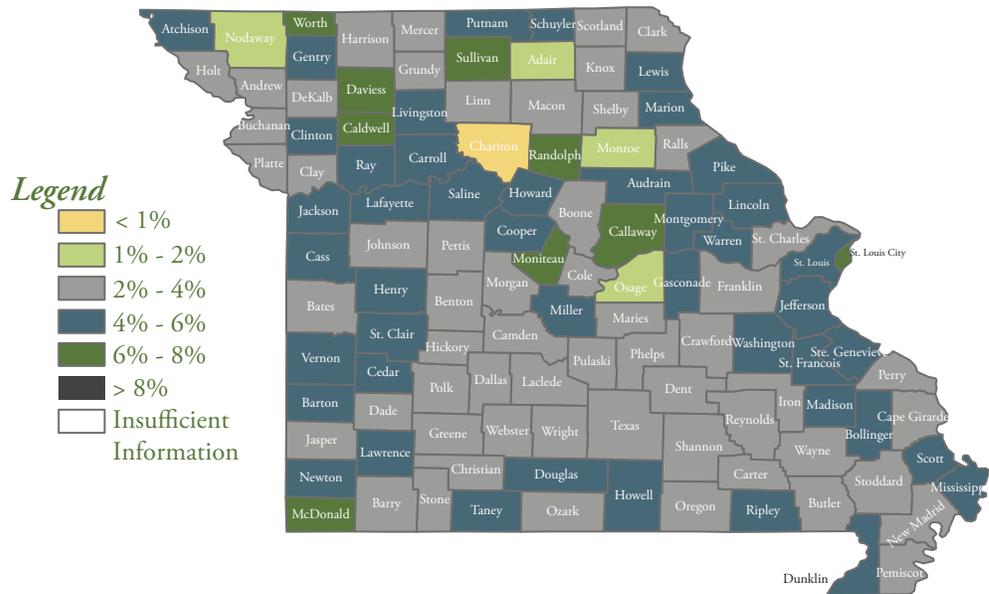
Chart 3: Mortgage Delinquencies



Source: Lender Processing Services, Inc.

Notes: The figures represent the share of outstanding mortgages. Past due represents mortgages that are 30 or more days delinquent, including those in foreclosure. Serious delinquencies represent mortgages that are 90 or more days past due or in some stage of the foreclosure process.

Map: Serious Delinquency Rates by County



Source: Lender Processing Services, Inc.

Note: Serious delinquencies represent mortgages that are 90 or more days past due or in some stage of the foreclosure process.

Notes

The Consumer Credit Report series is published quarterly by the Federal Reserve Bank of Kansas City to provide a summary view of consumer credit standing in each Tenth District state. For questions or comments, contact Kelly Edmiston, senior economist, at kelly.edmiston@kc.frb.org.